

Variation Notice

This variation notice provides full details of the changes, as they apply to your:

1. Financial Table

2. Q Rewards® Terms and Conditions

It also includes details of the following new features:

- Complimentary Mobile Phone Insurance* will be introduced to the BOQ Platinum Visa Credit Cards
- Click to Pay will be introduced

These changes form part of, and must be read in conjunction with, your existing terms and conditions. You can find the current terms and conditions relating to your account at boq.com.au/important-information/terms-and-conditions.

It is important that you read this notice carefully and keep a copy of it for your records.

When these changes are effective

Changes to your Financial Table, Q Rewards® Terms and Conditions, and the introduction of Complimentary Mobile Phone Insurance*, are effective from **1 October 2026**.

Click to Pay will be introduced between **1 October and 31 October 2026**.

How to read this notice

1. Section headings and numbers as listed in this notice relate directly to the section headings and numbers in your Financial Table and the relevant terms and conditions.
2. If a section is not specifically mentioned in this notice, it remains unchanged.
3. If a section is specifically mentioned in this notice, a change is shown as “replacement words” or alongside the current words as “replacement words”.

Changes to your Financial Table

Annual Percentage Rates

The Annual Percentage Rate (APR) for Retail Purchases will be increased on the BOQ Blue and Platinum Visa Credit Cards from **1 October 2026**.

	Replacement Words
Annual Percentage Rate (APR)	Retail Purchase APR: 21.99% p.a. Applies to Retail Purchases and where applicable, any Overdue Instalment Amount.

If you’re currently on a promotional rate under a Special Promotion, your rate will continue to apply in accordance with the terms of the Special Promotion.

Changes to your Q Rewards® Terms and Conditions

Changes to Accumulation of Reward Points

Section 3.1

For the BOQ Platinum Visa Credit Card, we’re changing the Earn Rate for Reward Points on any Eligible Transactions processed to your Account on or after 1 October 2026. Section 3.1 will be amended as set out in the table below.

Current Words	Replacement Words						
3.1 Reward Points are awarded in respect of Eligible Transactions. The number of Points awarded is calculated by reference to the Australian Dollar amount of the Eligible Transaction. Points accrue at the Earn Rate of: • BOQ Blue Visa Credit Card: 1 Point for each whole Australian dollar. • BOQ Platinum Visa Credit Card: 2 Points for each whole Australian dollar.	3.1 Reward Points are calculated in respect of Eligible Transactions as set out below and are based on the Australian Dollar amount of the Eligible Transaction at the time it is processed by us, rounded to the nearest whole point.						
	<table><tr><th>Card</th><th>Earn Rate</th></tr><tr><td>BOQ Blue Visa Credit Card</td><td>1 Point per dollar spent on an Eligible Transaction</td></tr><tr><td>BOQ Platinum Visa Credit Card</td><td>3 Points per dollar spent on an Eligible Transaction made at major supermarket chains.^ 2 Points per dollar spent on an Eligible Transaction made at major restaurant or restaurant chains.^ 1 Point per dollar spent on an Eligible Transaction everywhere else.</td></tr></table>	Card	Earn Rate	BOQ Blue Visa Credit Card	1 Point per dollar spent on an Eligible Transaction	BOQ Platinum Visa Credit Card	3 Points per dollar spent on an Eligible Transaction made at major supermarket chains.^ 2 Points per dollar spent on an Eligible Transaction made at major restaurant or restaurant chains.^ 1 Point per dollar spent on an Eligible Transaction everywhere else.
	Card	Earn Rate					
BOQ Blue Visa Credit Card	1 Point per dollar spent on an Eligible Transaction						
BOQ Platinum Visa Credit Card	3 Points per dollar spent on an Eligible Transaction made at major supermarket chains.^ 2 Points per dollar spent on an Eligible Transaction made at major restaurant or restaurant chains.^ 1 Point per dollar spent on an Eligible Transaction everywhere else.						
	^Whether or not a purchase is eligible to earn Points will be determined based on card scheme information ultimately provided either by the merchant (including individual outlets) or its financial institution (including information about the type of business conducted by the merchant). If, for example, a restaurant is not classified as a restaurant by the card scheme, it will not be treated as a “major restaurant” for calculating Points.						

Other changes

Complimentary Mobile Phone Insurance* will be introduced to the BOQ Platinum Visa Credit Card from 1 October 2026

BOQ Platinum Visa Credit Cardholders may be eligible for complimentary mobile phone insurance if the eligibility conditions are met. The Complimentary Mobile Phone Insurance Terms and Conditions sets out the policy terms, including what is covered, eligibility, limits and exclusions. The terms and conditions are available at boq.com.au/important-information/terms-and-conditions.

Click to Pay Notice

Click to Pay is a way to pay online using your BOQ Credit Card and will be added for your card between 1 October 2026 and 31 October 2026. You can read the terms and conditions that apply to Click to Pay at boq.com.au/important-information/terms-and-conditions.

Things you need to know

- We will automatically enrol your Card for Click to Pay using the mobile number and email address linked to your Account
- If you have any Additional Cardholders, their Card will also be enrolled to Click to Pay using their unique mobile number and email address
- If the same mobile number and email address is used by another BOQ Credit Card customer (for example, your Additional Cardholder), we won't be able to enrol either Card for Click to Pay
- You can check your mobile number and email address in the myBOQ app, myBOQ Internet Banking, or by calling us on 1300 55 72 72
- The first time you use Click to Pay, you'll receive a one-time passcode to your mobile number or email address to confirm it's you. You may also get one-time passcodes for future purchases
- You can also temporarily block or remove your Card (and any Additional Cardholder's Card) from Click to Pay at any time by calling us on 1300 55 72 72

When you shop online using Click to Pay, your Card details aren't shared with the online store and you won't need to manually enter your Card number or other Card details to complete your purchase.



Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence 244616 ("BOQ"), promotes and distributes the Bank of Queensland Credit Cards ("Credit Cards"). National Australia Bank Limited ABN 12 004 044 937 Australian Credit Licence 230686 ("NAB") is the credit provider and issuer of the Credit Cards. Our/us/we/The BOQ Credit Cards Team means NAB. BOQ does not and will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards.

*Mobile Phone Insurance (Cover) is provided under and by way of a group policy (Group Policy) issued by AIG Australia Limited (ABN 93 004 727 753, AFSL 381 686) (AIG) to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB"). NAB is the credit provider and issuer of BOQ Credit Cards. This Cover is available to Eligible Cardholders ("you/your") while you remain an eligible BOQ Platinum Visa Credit Cardholder, subject to NAB's and AIG's right to alter the Cover. The terms, conditions and excluded cover are specified in the "BOQ Platinum Visa Credit Cards Complimentary Mobile Phone Insurance Terms and Conditions" as amended from time to time. When eligible, you have the benefit of cover as a third party beneficiary solely by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). To make sure that the Cover meets your needs and is suitable for you and your personal circumstances, these terms and conditions must be reviewed by you and, if necessary, you should also seek independent financial advice. NAB and BOQ are not the issuer or insurer of the Cover. Neither NAB, BOQ nor any of their related corporations guarantee any of the benefits under the Cover. Please note that you must have a contract with a mobile phone provider and a monthly automatic billing arrangement. A185069-0726